

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Isabel Belinda Acevedo
Debtor

Case No. 20-00279-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Nov 26, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 28, 2024:

Recip ID	Recipient Name and Address
db	+ Isabel Belinda Acevedo, 110 Juniper Drive, Milford, PA 18337-7256
5294855	+ Cesar Acevedo, 903 Avenue H, Matamoras, PA 18336-1518
5294856	Crystal Run Healthcare LLP, 155 Crystal Run Road, Middletown, NY 10941-4057
5294859	+ Middletown Medical, PC, 111 Maltese Drive, Middletown, NY 10940-2141
5294862	PNC Mortgage, PO Box 6534, Carol Stream, IL 60197-6534
5373368	+ Pocono Woodland Lakes POA, 141 Marigold Lane, Milford, PA 18337-7322

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5305112	EDI: GMACFS.COM	Nov 26 2024 23:36:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
5294854	+ EDI: GMACFS.COM	Nov 26 2024 23:36:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
5294857	+ Email/Text: BankruptcyEast@firstenergycorp.com	Nov 26 2024 18:36:00	First Energy Met Ed, 2800 Pottsville Pike, PO Box 16001, Reading, PA 19612-6001
5294858	EDI: IRS.COM	Nov 26 2024 23:36:00	IRS, Fresno, CA 93888-0419
5309300	+ Email/Text: BankruptcyEast@firstenergycorp.com	Nov 26 2024 18:36:00	Metropolitan Edison Company, Bldg No 1 Suite 1-511, 101 Crawfords Corner Rd, Holmdel, NJ 07733-1976
5294860	Email/Text: nys.dtf.bncnotice@tax.ny.gov	Nov 26 2024 18:36:00	NYS Assessment Receivables, PO Box 4127, Binghamton, NY 13902-4127
5294861	Email/Text: bankruptcies@penncredit.com	Nov 26 2024 18:36:00	PennCredit, 2800 Commerce Drive, PO Box 69703, Harrisburg, PA 17106-9703
5317781	Email/Text: Bankruptcy.Notices@pnc.com	Nov 26 2024 18:36:00	PNC BANK, N.A., Bankruptcy Department., 3232 NEWMARK DRIVE, MIAMISBURG OH 45342
5294863	EDI: PRA.COM	Nov 26 2024 23:36:00	Portfolio Recovery Assoc., 120 Corporate Blvd., Ste 100, Norfolk, VA 23502
5304286	EDI: PRA.COM	Nov 26 2024 23:36:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5316899	EDI: AIS.COM	Nov 26 2024 23:36:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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cr Pocono Woodland Lakes

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 26, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Jerome B Blank	on behalf of Creditor PNC BANK N.A. pamb@fedphe.com
Joseph P Schalk	on behalf of Asst. U.S. Trustee United States Trustee joseph.schalk@usdoj.gov ustpreion03.ha.ecf@usdoj.gov
Maribeth Thomas	on behalf of Creditor PNC Bank N.A., successor by merger to National City Bank mthomas@tuckerlaw.com
Mario J. Hanyon	on behalf of Creditor PNC BANK N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor PNC Bank National Association wbecf@brockandscott.com, mario.hanyon@brockandscott.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
Vern S. Lazaroff	on behalf of Debtor 1 Isabel Belinda Acevedo pabankruptcy@vernlazaroff.com r39899@notify.bestcase.com

TOTAL: 9

Information to identify the case:

Debtor 1

Isabel Belinda Acevedo

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8346

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:20-bk-00279-MJC

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Isabel Belinda Acevedo

11/26/24**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.